

WHAT IS CLAIMED IS:

1. A method for operating a system for auctioning customer lists to dealers, said method comprising the steps of:

prompting a user to select at least one of a plurality of customer profiles;

calculating a probability for each customer that the customer will respond to a product offer;

grouping customers into distinct lists based upon at least one of the selected profiles and calculated probabilities; and

prompting product dealers to bid on the customer lists.

2. A method according to Claim 1 wherein said step of prompting product dealers to bid further comprises the step of prompting dealers to bid on a customer-by customer basis.

3. A method according to Claim 1 wherein said step of prompting product dealers to bid further comprises the step of prompting dealers to bid on clustered groups of customers.

4. A method according to Claim 1 wherein said step of prompting product dealers to bid further comprises the step of prompting dealers to bid based on the calculated probabilities for the customers in the list.

5. A method according to Claim 1 wherein said step of grouping customers further comprises the step of using a clustering analysis to group customers based on customer characteristics.

6. A method according to Claim 1 wherein said step of grouping customers further comprises the step of identifying customer needs.

7. A method according to Claim 6 wherein said step of identifying customer needs further comprises the step of accessing a prospect pool database.

8. A method according to Claim 1 wherein said step of calculating a probability for each customer further comprises the step of using at least one of propensity, timing and direct response models to calculate a probability for each of the customers.

9. A system configured to generate customer lists for auctioning comprising:

a server;

a network; and

at least one computer connected to said server via said network, said server configured to prompt a user to select desired customer profiles, calculate a probability for each customer that the customer will respond to a product offer, group customers into distinct lists based upon the selected profiles, and prompt product dealers to bid on the customer lists.

10. A system according to Claim 9 wherein said server configured to prompt for bids by dealers on a customer-by customer basis.

11. A system according to Claim 9 wherein said server configured to prompt for bids by dealers on clustered groups of customers.

12. A system according to Claim 9 wherein said server configured to prompt for bids by dealers based on the calculated probabilities for the customers.

13. A system according to Claim 9 wherein said server configured to utilize a clustering analysis to group customers based on customer characteristics.

14. A system according to Claim 13 wherein said server configured to use the customer groupings to identify customer needs for a product.

15. A system according to Claim 14 wherein said server configured with a prospect pool database.

16. A system according to Claim 9 wherein said server configured to utilize at least one of propensity, timing and direct response models to calculate a probability for each of the customers.

17. A computer configured to use at least one of propensity, timing and direct response models to generate customer lists for auctioning, said computer including a database of customer data, said computer programmed to:

prompt a user to select at least one of a plurality of customer profiles;

calculate a probability for each customer that the customer will respond to a product offer; and

group customers into distinct lists based upon model output.

18. A computer according to Claim 17 programmed to cluster groups of customers based upon customer characteristics utilizing a clustering analysis.

19. A computer according to Claim 18 programmed to use the customer groupings to identify customer needs for a product.

20. A computer according to Claim 17 comprising a prospect pool database.

21. A computer according to Claim 17 programmed to store a bid on at least one of a calculated probability that the customer will respond to a product offer and a range of calculated probabilities that those customers will respond to a product offer.

22. A database comprising:

data corresponding to groups of potential customers with distinct behavioral clusters; and

data corresponding to bids received for each grouping of potential customers.

23. A database according to Claim 22 further comprising data corresponding to a bid on each individual customer.

24. A database according to Claim 22 further comprising data corresponding to a calculated probability of response to an offer.

25. A database according to Claim 24 further comprising data corresponding to a bid on a range of the calculated probabilities of response to an offer.

26. A database according to Claim 24 further comprising data corresponding to a bid on an individual calculated probability of response to an offer.

27. A method for performing an auction of pre-selected customer lists, said method comprising the steps of:

selecting, from an electronic user interface, at least one grouping of customers, based upon selected profiles;

requesting, from the electronic interface, that a list of customers within the groups meeting selected profiles be generated, including a probability of response to an offer; and

requesting, from the electronic interface, that registered dealers upload bids for dealer selected groups of potential customers.

28. A method according to Claim 27 wherein said step of requesting that registered dealers upload bids comprises the step of requesting bids based upon a probability of response by a customer to an offer.

29. A method according to Claim 27 wherein said step of requesting that registered dealers upload bids comprises the step of requesting bids on a customer-by-customer basis.

30. A method according to Claim 28 wherein said step of requesting that registered dealers upload bids comprises the step of requesting bids on grouped probabilities of response to an offer.

31. A computer-readable medium comprising:

at least one record of customer data;

a plurality of rules for matching desired customer profiles to the records of customer data;

at least one record corresponding to a list of customers whose customer data matches the desired profiles; and

a record of bids received on said record corresponding to a list of customers.

32. A computer-readable medium according to Claim 31 wherein said record corresponding to a list of customers further comprises a record of a probability that a customer will respond to an offer.

33. A computer-readable medium according to Claim 32 wherein said record corresponding to a list of customers is sorted according to a probability that a customer will respond to an offer.

34. Apparatus comprising:

means for prompting a user to select at least one of a plurality of customer profiles;

means for calculating a probability for each customer that the customer will respond to a product offer;

means for grouping customers into distinct lists based upon the selected profiles and probabilities; and

means for prompting product dealers to bid on the customer lists.

35. Apparatus according to Claim 34 further comprising means for prompting for bids by dealers on a customer-by customer basis.

36. Apparatus according to Claim 34 further comprising means for prompting for bids by dealers on clustered groups of customers.

37. Apparatus according to Claim 36 further comprising means for prompting for bids by dealers based on the calculated probabilities for the customers in the list.

40. Apparatus according to Claim 35 further comprising means for accessing a database of grouped customers.

41. Apparatus according to Claim 35 further comprising means for grouping the customers using at least one of propensity, timing and direct response models.

42. A database comprising:

data corresponding to a probability of purchase for potential customers;

and

data corresponding to bids received for potential customers.

43. A database according to Claim 42 further comprising data corresponding to a grouping of potential customers according to a probability of purchase.

44. A database according to Claim 42 further comprising data corresponding to a range of probabilities of response to an offer.